

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
VW Credit Leasing, LTD.

In Re:  
Roy A., McLean,  
  
Debtor.



Order Filed on April 25, 2017  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 16-25642-SLM

Adv. No.:

Hearing Date: 3/8/2017 @ 9:00 a.m..

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 25, 2017**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Roy A. McClean

Case No: 16-25642-SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Leasing, LTD., Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2014 Audi S4 3.0T PRM-P A, VIN WAUDGAFL0EA130234, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Harvey I. Marcus, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 13, 2017, Debtor is due for the installment due October 12, 2016 through March 13, 2017 for a total default of \$4,139.88 (6 x \$689.8); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor is to make an immediate lump sum payment of \$700 per the opposition to this motion no later than March 31, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,439.88 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$573.32 per month for six months which additional payments shall begin on April 12, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular lease installment payments are to resume April 12, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Roy A. McLean  
Debtor

Case No. 16-25642-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db +Roy A. McLean, 109 Nesbit Terr, Irvington, NJ 07111-2330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Harvey I. Marcus on behalf of Debtor Roy A. McLean him@lawmarcus.com

James Patrick Shay on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., AS SUCCESSOR-IN-INTEREST TO ALL PERMITTED SUCCESSORS AND ASSIGNS OF JPMORGAN CHASE BANK N.A. AS TRUSTEE, FOR CERTIFICATEHOLDERS ET.AL. james.shay@phelanhallinan.com

James Patrick Shay on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., AS SUCCESSOR-IN INTEREST TO ALL PERMITTED SUCCESSORS AND ASSIGNS OF JPMORGAN CHASE BANK N.A. AS TRUSTEE, FOR CERTIFICATEHOLDERS OF NOMURA ASSET ACCEPTA james.shay@phelanhallinan.com

Marie-Ann Greenberg magecf@magtrustee.com

Michael Frederick Dingerdisen on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A., AS SUCCESSOR-IN INTEREST TO ALL PERMITTED SUCCESSORS AND ASSIGNS OF JPMORGAN CHASE BANK N.A. AS TRUSTEE, FOR CERTIFICATEHOLDERS OF NOMURA ASSET ACCEPTA nj.bkecf@fedphe.com

TOTAL: 6